

Information to identify the case:

Debtor 1	<u>Jeanne Ferrari</u>	Social Security number or ITIN	xxx-xx-3597
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	16-18691-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeanne Ferrari

6/1/20

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Jeanne Ferrari
DebtorCase No. 16-18691-MBK
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 1
Total Noticed: 18

Date Rcvd: Jun 01, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 03, 2020.

db +Jeanne Ferrari, 29 Quakertown Rd, Pittstown, NJ 08867-4135
 r +Marla Witter, Weichert, 221 S. Main Street, Flemington, NJ 08822-1701
 cr +Toyota Motor Credit Corp., P. O. Box 9013, Addison, TX 75001-9013
 sp +William Edelston, 461 Corliss Ave, Phillipsburg, NJ 08865-1501
 516158753 +PNC, PO Box 747032, Pittsburgh, PA 15274-7032
 516158754 +PNC, PO Box 5570, Cleveland, OH 44101-0570
 516387906 +PNC BANK N.A., P.O. BOX 94982, CLEVELAND, OH 44101-4982
 516390892 +PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive,
 Miamisburg, OH 45342-5421
 516196872 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Jun 02 2020 00:36:04 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 02 2020 00:36:01 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516158750 EDI: BANKAMER.COM Jun 02 2020 03:43:00 Bank of America, PO Box 15019,
 Wilmington, DE 19886
 516158751 +EDI: CITICORP.COM Jun 02 2020 03:49:00 Citicards, PO Box 9001037,
 Louisville, KY 40290-1037
 516158752 +EDI: RMSC.COM Jun 02 2020 03:49:00 Gap, PO Box 960017, Orlando, FL 32896-0017
 516333191 E-mail/PDF: resurgentbknofications@resurgent.com Jun 02 2020 00:37:35
 LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A.,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 516281431 +EDI: MID8.COM Jun 02 2020 03:48:00 MIDLAND FUNDING LLC, PO Box 2011,
 Warren, MI 48090-2011
 516158755 +EDI: TFSR.COM Jun 02 2020 03:48:00 Toyota Financial, PO Box 3457,
 Torrance, CA 90510-3457
 516519469 EDI: BL-TOYOTA.COM Jun 02 2020 03:48:00 Toyota Motor Credit Corporation,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516197681* +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 03, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
 Albert Russo docs@russotrustee.com
 Andre L. Kydala on behalf of Debtor Jeanne Ferrari kydalalaw@aim.com, kydalalaw@aim.com
 Denise E. Carlon on behalf of Creditor PNC Bank, National Association dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Francesca Ann Arcure on behalf of Creditor Toyota Motor Credit Corp,
 NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com

TOTAL: 5